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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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09/010,193 01/21/98 GARRISON

EXAMINER

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ART UNIT **PAPER NUMBER**

ROMAIN, J

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DATE MAILED:

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Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Office Action Summary

Application No. 09/010,193	Applicant(s) Garrison et al.
Examiner Romain Jeanty	Group Art Unit 2765

Responsive to communication(s) filed on Jan 31, 1998

This action is FINAL.

Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire three month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

Disposition of Claims

Claim(s) 1-40 is/are pending in the application.

Of the above, claim(s) _____ is/are withdrawn from consideration.

Claim(s) _____ is/are allowed.

Claim(s) 1-40 is/are rejected.

Claim(s) _____ is/are objected to.

Claims _____ are subject to restriction or election requirement.

Application Papers

See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

The drawing(s) filed on _____ is/are objected to by the Examiner.

The proposed drawing correction, filed on _____ is approved disapproved.

The specification is objected to by the Examiner.

The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

All Some* None of the CERTIFIED copies of the priority documents have been

received.

received in Application No. (Series Code/Serial Number) _____.

received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

*Certified copies not received: _____

Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

Notice of References Cited, PTO-892

Information Disclosure Statement(s), PTO-1449, Paper No(s). 3 and 7

Interview Summary, PTO-413

Notice of Draftsperson's Patent Drawing Review, PTO-948

Notice of Informal Patent Application, PTO-152

-- SEE OFFICE ACTION ON THE FOLLOWING PAGES --

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DETAILED ACTION

1. Applicant is requested to provide the application serial number for the related applications in page 1 of the specification.

Oath/Declaration

2. The oath or declaration is defective. A new oath or declaration in compliance with 37 CFR 1.67(a) identifying this application by application number and filing date is required. See MPEP §§ 602.01 and 602.02.

The oath or declaration is defective because:

Non-initialed and/or non-dated alterations have been made to the oath or declaration. See 37 CFR 1.52(c).

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Claim Rejections - 35 U.S.C. § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-40 are rejected under 35 U.S.C. 103(a) as being unpatentable over **Kight et al.** (Patent No. 5,383,113) in view of **Pintsov et al.** (Patent No. 5,612,889).

As per claim 1, **Kight et al.** disclose a method for electronically processing bill payment requests, comprising the steps of:

Receiving respective sets of payment requests electronically from a plurality of independent sources, each set of payment requests corresponding to an associated set of payors requesting payments to a plurality of payees (Col. 2, lines 38-53); and

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Processing the payment requests at a single remittance processing system having a database including payee information for each of the plurality of payees (see FIG. 1, element 50; Col. 2, lines 5-11).

Kight et al. disclose all the limitations above, but Kight et al. fail to explicit disclose the step of generating payment directions for paying the plurality of payees in accordance with the processed payment requests. However, Pintsov et al. disclose a mailing processing which assigns delivery destination code based on a unique identifier (Col. 7, lines 49-56). It would have been obvious to a person of ordinary skill in the art at the time of the applicant's invention to combine the disclosure of Kight et al. with Pintsov et al. for the motivation of ensuring that payments are correctly directed to the intended entity.

As per claims 2, 3 and 21, While Kight et al. fail to recite a "first, second, and a third format", it is noted that Kight et al. teach ensuring proper payment format (Col. 3, line 39). Therefore, it is the examiner's position that

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receiving the payments in “first, second, and the third format” operates in the same manner as receiving payments in the proper payment format.

Processing the formal payment has been addressed in claim 1 above.

As per claims 4 and 20, Kight et al. fail to explicitly disclose payment requests from payors is received as a batch file. Official Notice is taken that receiving payment request in batch file is old and well known in the data processing art. It would have been obvious to a skilled artisan at the time of the applicants's invention to include receiving payment requests in a batch file in order to save processing time.

As per claim 5, Kight et al. disclose the step of performing one of electronically crediting a bank account of the payee and generating a check payable to the payee in accordance with the payment directions (Col. 6, lines 19-40).

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As per claims 6, 23-24, Kight et al. disclose a respective payment advice (see FIG. 3, element 86), transmitting the payment advice to each of the plurality of payees. Official Notice is taken that transmitting payment advices is old and well known in the art. It would have been obvious to a person of ordinary skill in the art at the time of the applicants's invention to incorporate electronically transmitting the payment advice so that the customers could access the advice data.

As per claims 7, 25, 27,36 and 37, Kight et al. disclose processing the payor's information (see claim 1 above), but fail to explicitly disclose an eleven digit zip code.

However, Pintsov et al. disclose a mail processing system which teaches an eleven digit zip code (Col. 7, lines 49-52). It would have been obvious to a person of ordinary skill in the art at the time of the applicant's invention to include an eleven digit zip code into the payment's system of Kight because with the capability to deliver payment data to a user's specific address or location. Further, Official Notice is taken that accessing the

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database to locate the payee information corresponding to the eleven digit zip code is old and well known in the art. It would have been obvious to a person of ordinary skill in the art at the time of the applicant's invention to include accessing the data order to retrieve information.

As per claim 8, payor information to include the payor's name and address is inherent in the reference. Further, accessing the database to locate the payee information corresponding to payee's name would have been obvious to a skilled artisan in order to retrieve information related to that particular user.

As per claims 9 and 10, the payor's information to include the payor's address including a city and state is inherent in the Kight et al.'s reference. Processing a portion..... (see claim 1 above).

As per claims 11,12, 28-30 and 40, Kight et al. disclose a system and method for electronically providing customer services including payment of

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bills and a remittance center (see FIG. 1, element 49), but fail to explicitly disclose a first of the plurality of payees has a plurality of payment remittance centers and a first of the payment requests includes information identifying a payor account number with the first payee, and further comprising the steps of:

Processing the account number to select one of the plurality remittance centers, and directing payment to the one remittance center.

However, Pintsov et al. disclose a mail processing system which has several points of delivery, and the point of delivery for the postal code is processed to identify a single point of delivery (Col. 11, lines 39-51). It would have been obvious to a skilled artisan at the time of the applicant's invention to incorporate the disclosure of Kight et al. with Pintsov so that a payment could be directed to the legitimate remittance center, thereby identify the single legitimate remittance center.

As per claims 13, 14-15, 31 and 39, Kight et al. fail to explicitly disclose storing alteration rules corresponding to a payee account number

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format, and transforming the account number included in one of the payment requests into an altered account number according to the alteration rules.

However, Pintsov et al. disclose a system where the unique identification includes an error detection code (Co. 11, lines 56-67; Col. 12, lines 1-4). It would have been obvious to a person of ordinary skill in the art at the time of the applicant's invention to include alteration rules into the Kight et al.'s payment system to ensure that all payments are properly distributed.

As per claims 16-18 and 32-34, it is inherent for the altered account number to include a portion of the payor's name, address and zip code.

As per claim 19, Kight et al. disclose an electronic bill payment system for processing payment requests, comprising:

An input port for receiving payor payment requests from a plurality of separate sources (see FIG. 1, element 52 and Col. 2, lines 49-51).
a database configured to store records associated with a plurality of payees (see FIG. 2, element 22 and Col. 2, line 51); and

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A processor for processing the payment requests to generate payment directions for paying the plurality of payees in accordance with the received payment requests and the records stored in the database associated with the plurality of payees (see FIG. 1, element 40; Col. 4, line 32 and lines). Kight et al. disclose all the limitations above, but Kight et al. fail to explicit disclose the step of generating payment directions for paying the plurality of payees in accordance with the processed payment requests.

However, Pintsov et al. disclose a mailing processing which assigns delivery destination code based on a unique identifier (Col. 7, lines 49-56). It would have been obvious to a person of ordinary skill in the art at the time of the applicant's invention to combine the disclosure of Kight et al. with Pintsov et al. for the motivation of ensuring that payments are correctly directed to the intended entity.

As per claim 22, Kight et al. disclose a merchant payment unit for paying the payees based on the payment directions by performing one of

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electronically crediting an account of the payee with a financial institution and generating a check or draft payable to the payee (Col. 5, lines 53-64).

As per claim 26, Official Notice is taken that retrieving information corresponding to the eleven digit zip code in a database would have been obvious to a person of ordinary skill in the art at the time of the applicant's invention updating the database.

As per claim 35, Kight et al. disclose a system for processing payment information, comprising:

one or more networks (see FIG. 1)

A plurality of source stations, coupled to the networks, each source station configured to collect payment requests, each request containing payment information, including a payee name, payee address data, and a payor account number with a payee (Col. 2, lines 38-53), and centralized remittance station, coupled to the networks, having a payee database, and configured to receive the payment information from at least one of the source stations via at

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least one of the networks (see FIG. 2, element 22; Col. 2, lines 40-51). But Kight et al. fail to explicitly disclose processing the payment information to produce payment directions for paying a payee to be paid selected from the payee database. However, Pintsov et al. disclose a mailing processing which assigns delivery destination code based on a unique identifier (Col. 7, lines 49-56). It would have been obvious to a person of ordinary skill in the art at the time of the applicant's invention to combine the disclosure of Kight et al. with Pintsov et al. for the motivation of ensuring that payments are correctly directed to an intended entity.

As per claim 38, the combination of Kight et al. and Pintsov et al. fail to explicitly disclose comparing the portion of the payee name with a payee name in the payee record in the database. Official Notice is taken that comparing the portion of a payee's name with a payee name in the payee record in a database is old and well known in the art. It would have been obvious to a person of ordinary skill in the art at the time of the applicant's invention to compare a payor's name for matching purposes.

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Conclusion

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Romain Jeanty whose telephone number is (703) 308-9585. The examiner can normally be reached on weekdays from 8:00 a.m to 4:30 p.m.

If attempts to reach the examiner are not successful, the examiner's supervisor, Allen R. MacDonald, can be reached at (703) 305-9708.

The fax number for Formal or Official faxes to Technology Center 2700 is (703) 308-9051 or 9052. Draft or Informal faxes for this Art Unit can be submitted to (703) 308-5357.

Any inquiry of a general nature or relating to the status of this application should be directed to the group receptionist whose telephone number is (703)308-3900.

Romain Jeanty

August 23, 1999.

*ALLEN R. MACDONALD
SUPERVISORY PATENT EXAMINER*